Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your iment-issued picture cation (for example, river's license or	Alisa First name H	First name
passpo	ort).	Middle name Booker	Middle name
identifi	our picture cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>3610</u>	XXX - XX
Individ	oer or federal idual Taxpayer	OR	OR
identif	ication number	9 xx - xx	9 xx - xx

Case 17-32722 Entered 10/31/17 16:55:57 Desc Main Doc 1 Filed 10/31/17 Page 2 of 60

Document Booker Н Alisa Debtor 1 Case Number (if known) _ Middle Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	1511 N Laramie Ave	If Debtor 2 lives at a different address: Number Street
	Chicago IL 60651 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Case 17-32722 Entered 10/31/17 16:55:57 Filed 10/31/17 Doc 1 Desc Main Page 3 of 60

Document Booker Н Alisa Debtor 1 Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy Case
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
	are choosing to file	☐ Chapter 7
	under	☐ Chapter 11
		☐ Chapter 12
		■ Chapter 13
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ No Yes. District None When Case Number MM / DD / YYYY District None When Case Number MM / DD / YYYY District When Case Number MM / DD / YYYY
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY Debtor Relationship to you District When Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

	Case 17-327	22 D0C	Document	Page 4 of 60	/lall1
Debto		Н	Booker	Case Number (if known)	
	First Name	Middle Name	Last Name		
Par	Report About Any Busin	nesses You Owi	1 as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4. Name and location of business Name of business, if any Number Street	State Zip Code	-
			City	State Zip Code	
			Check the appropriate box to d	•	
			•	s defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined in	n 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as de	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria: balance si document No. I No. I Yes.	the deadlines. If you indicate that theet, statement of operations, cast do not exist, follow the procedular not filing under Chapter 11. am filing under Chapter 11, but the Bankruptcy Code.	rt must know whether you are a small business debtor so that it you are a small business debtor, you must attach your most recash-flow statement, and federal income tax return or if any of the ure in 11 U.S.C. § 1116(1)(B). I am NOT a small business debtor according to the definition in	ent
D-					
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	■ No.	What is the hazard? If immediate attention is needed	, why is it needed?	
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?Number	r Street	

City

State

ZIP Code

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

Debtor 1

Alisa Н Document

Page 5 of 60

Case Number (if known)

Part 5:

Explain Your Efforts to R

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

> If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted
only for cause and is limited to a maximum of 15	only for cause and is limited to a maximum of 15

days.

I am not required to receive a briefing about credit counseling because of:

days.

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

rational decisions about finances. Disability. My physical disability causes me

Incapacity. I have a mental illness or a mental

I am not required to receive a briefing about

credit counseling because of:

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

deficiency that makes me

incapable of realizing or making

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

Debtor 1 Alisa Document Booker Page 6 of 60

Case Number (if known)

		16a. Are your debts primarily	consumer debts? Consumer debts are de	efined in 11 U.S.C & 101(8)
	at kind of debts do ı have?		primarily for a personal, family, or household	• , ,
you nave.		No. Go to line 16b. Yes. Go to line 17.		
			business debts? Business debts are debts stment or through the operation of the busine	-
		No. Go to line 16c.	surient of through the operation of the busine	ss of investment.
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.
	you filing under	No. I am not filing under Ch	apter 7. Go to line 18.	
Cna	apter 7?	Yes. I am filing under Chapte	er 7. Do you estimate that after any exempt p	property is excluded and
any	you estimate that after exempt property is	administrative expense	s are paid that funds will be available to distril	
	luded and ninistrative expenses	∐No.		
	paid that funds will be ilable for distribution	∐Yes.		
	insecured creditors?			
	w many creditors do	1 -49	1,000-5,000	25 ,001-50,000
you	estimate that you	☐ 50-99 ☐ 100-100	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
OW	5 :	☐ 100-199 ☐ 200-999	10,001-25,000	More than 100,000
. Hov	w much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	mate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
be v	worth?	\$100,001-\$500,000 \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
. Hov	w much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	mate your liabilities	□ \$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to b	-	□ \$100,001-\$500,000	□ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion
	_	□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
art 7:	Sign Below			
r you		I have examined this petition, and correct.	declare under penalty of perjury that the info	rmation provided is true and
		•	ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	• • • • •
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	·
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			pecified in this petition.	
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u l 3571.	
		/s/ Alisa H Booker Signature of Debtor 1	X Signa	ture of Debtor 2
		10/27/2017	_	
		Executed on10/27/2017		uted on

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 7 of 60

Debtor 1	Alisa	Н	Booker	Case Number (if known)	
	First Name	Middle Name	Last Name		

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David Derrick Lugardo	Date	Date: 10/31/201	7
Signature of Attorney for Debtor	Bate	MM / DD / YYYY	
David Derrick Lugardo			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email ad	dressndil@geraci	aw.com
	IL		
6256311			

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

Document Page 8 of 60

Fill in this in	formation to iden	ntify your case:	
Debtor 1	Alisa	Н	Booker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS_ (State)
Case Number (If known)	Γ		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

our original forms, you must fin out a new outliniary and check the box at the top of this page.	
Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 9,800
1c. Copy line 63, Total of all property on Schedule A/B	\$ 9,800
Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,338
Part 3: Summarize Your Liabilities	
Summarize Your Liabilities 4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,541.62
4. Schedule I: Your Income (Official Form 106I)	\$2,541.62 \$2,340.67

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Page 9 of 60

Document Н Alisa Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records				
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes				
7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$2,278					
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Fart 4 of Schedule E/F, copy the following:	Total claim			
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00			
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00			
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00			
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00			
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00			
9f. Debts	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00			
9g. Total	I. Add lines 9a through 9f.	\$_0.00			

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Fill in this in	formation to ide	ntify your case and this fil	ing:	0 of 60			
Debtor 1	Alisa	Н	Booker				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distr	ict of <u>ILLINOIS</u>				
Case Number	r		(State)		I	Check if this is	an
(If known)						amended filing	ł
<u>Official F</u>	orm 106A	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
esponsible for ages, write yo Part 1: 01. Do you ov	supplying corre our name and cas	ct information. If more space number (if known). Ans	ace is needed, attach a separa		·		
No. Yes. Add the do	Describe	portion you own for all of	your entries fro Part 1, includi	ng any entries for pages			
you have a	ttached for Part	1. Write that number here			>		\$0.00
Part 2:	Describe Your Vel	hicles					
03. Cars, vans No. Yes.	s, trucks, tractors Describe Make:	es. If you lease a vehicle, as, sport utility vehicles, m Saturn L300	•	property? Check one.	Do not deduct secured the amount of any secu	•	
	Model: Year:	2005	Debtor 2 only		Creditors Who Have Co	laims Secured by Prope	
	Approximate Milea	128,000	Debtor 1 and Debtor 2 on	•	entire property?	portion you o	
	Other information:		At least one of the debtor	s and another	\$ 3,000.	.00 \$	3,000.00
	2005 Saturn L300 miles.) with over 128,000	Check if this is comm instructions)	unity property (see			
Examples: No. Yes.	Boats, trailers, mot	ors, personal watercraft, fishing	ecreational vehicles, other vehicles, motorcycle	accessories			
			our entries fro Part 2, includi	ng any entries for pages			\$ 3,000.00
		rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in an	y of the following items?			Current value of t portion you own? Do not deduct secure or exemptions	•
Examples:	,	nishings iurniture, linens, china, kitchen	vare				
Yes.	Describe	Furniture, linens, appliances,	table & chairs, bedroom set		\$1,000		4 000 00

Filed 10/31/17 Entered 10/31/17 16:55:57

Document Page 11 of 60 umber (if known) Case 17-32722 Doc 1 Desc Main Alisa Debtor 1 First Name 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$1,800 TV, computer, printer, cell phone 1,800.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. 'es Describe..... Necessary wearing apparel \$300 300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Jewelry, costume jewelry \$200 200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,300.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the

16. Cash

portion you own? Do not deduct secured claims

or exemptions

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Yes. Describe.....

Page 2 of 6

Debtor 1	Alisa	Case 11-32/22	DOC I	LIEG TO/2T/T/	Page 12 of 60 humber (if known)
	First Name	Middle Name		Last Name	Page 12 01 60

Desc Main

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Yes. 0.00 Other financial account American Express Pre-paid debit card 0.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes. 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: Yes. Security deposit on rental unit 0.00 Helen Perkins - Landlord 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe Yes. 0.00

Case 17-32722 Doc 1 Alisa Debtor 1

Filed 10/31/17

Desc Main

First Name

Middle Name

Document Last Name

Entered 10/31/17 16:55:57 Page 13 of 60 umber (if known)

Mon	ey or prop	erty owed to yo	u?		Current value of the portion you own? Do not deduct secured claims or exemptions
28.		s owed to you			
	No. Yes.	Describe	Expected 2017 income tax refund	\$3,500	2 500 00
29.	Family sup	port			\$ <u>3,500.0</u> 0
	Examples: No.	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe			\$ 0.00
30.	Other amo	unts someone o	wes you		ų <u> </u>
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
	Yes.	Describe			s 0.00
31.		insurance polic			<u> </u>
	Examples: No.	•	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	Yes.	Describe	Company Name & Beneficiary:		
	_		Auto insurance Health insurance	\$0 \$0	\$ 0.00
32.	=		at is due you from someone who has died		·
	-	ne beneficiary of a licause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.		
	Yes.	Describe			\$ 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		·
	Yes.	Describe			
			Debtor is a possible claimant in class action suits against the City of Chicago for red-light camera practices. Delvyn McKenzie-Lopez, et al v. City of Chicago, case #15CH-4802 and Antoine Willis, et al v. City of Chicago, case #16CH-14304. Debtor has not yet responded to a solicitation to join the class actions.		
34.	Other cont	ingent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights		\$0.00
	No.				
	Yes.	Describe			\$0.00
35.	Any financ No.	ial assets you d	id not already list		
	Yes.	Describe			\$0.00
			of your entries from Part 4, including any entries for pages you have attached		\$3,500.00
	or Part 4. V	viile lhat numbe	er here>		
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	Do you ow No.	n or have any le	gal or equitable interest in any business-related property?		
	Yes.				
					Current value of the portion you own?
					Do not deduct secured claims or exemptions

Case 17-32722 Doc 1 Desc Main Alisa

Debtor 1 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

0.00

0.00

Yes. Describe.....

No.

Yes.

50. Farm and fishing supplies, chemicals, and feed

Describe.....

Debtor 1 Alisa Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Page 15 of Pa

riist Name wildle Name	Last Name	
51. Any farm- and commercial fishing-related property you did	d not already list	
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, inclu for Part 6. Write that number here		\$0.00
Part 7. Describe All Property You Own or Have an Interest	in That You Did Not List Above	
53. Do you have other property of any kind you did not alread Examples: Season tickets, country club membership No.	dy list?	
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Writ	te that number here>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 3,000.00	
57. Part 3: Total personal and household items, line 15	\$ 3,300.00	
58. Part 4: Total financial assets, line 36	\$ 3,500.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 9,800.00	\$ 9,800.00
63. Total of all property on Schedule A/B. Add line 55 + line 62	2	\$9,800.00
· · ·		+2,230100

Official Form 106A/B Record # 754126 Schedule A/B: Property Page 6 of 6

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

Fill in this information to identify your case:				
Debtor 1	Alisa H		Booker	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of _	ILLINOIS(State)	
Case Number			_	
(If known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exemp		to fill and the control of the contr	
	emptions are you claiming? Chec		•	
	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	. § 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2005 Saturn L300 with over	2.000		735 ILCS 5/12-1001(c) - \$2,400.00
description:	128,000 miles.	\$_3,000	\$	735 ILCS 5/12-1001(b) - \$600.00
Line from			100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief	Furniture, linens, appliances, table		_	735 ILCS 5/12-1001(b) - \$1,000.00
description:	& chairs, bedroom set	\$_1,000	 \$	
Line from			100% of fair market value, up to	
Schedule A/B:	06		any applicable statutory limit	
Brief	TV, computer, printer, cell phone		_	735 ILCS 5/12-1001(b) - \$1,800.00
description:		\$1,800	\$	
_ine from			100% of fair market value, up to	
Schedule A/B:	07		any applicable statutory limit	
Brief	Necessary wearing apparel			735 ILCS 5/12-1001(a),(e) - \$300.00
description:		\$_300	\$	
Line from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
icial Form 106C	Record # 754126	Schedule C: 1	he Property You Claim as Exempt	Page 1 of

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

Debtor 1 Alisa H Document Page 17 of 60 Case Number (if known)

Last Name

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$200.00 Jewelry, costume jewelry \$ 200 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 754126 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

F	Fill in this in	Caso 17 formation to iden		Filad 10/21/17	_	d 10/31/17 3 of 60	16:55:57	Desc Main	
	Debtor 1	Alisa	Н	Booker	_				
		First Name	Middle Name	Last Name					
	Debtor 2				-				
'	(Spouse, if filing)	First Name	Middle Name	Last Name					
	United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
Ι.	Casa Numba			(State)				☐Check if thi	s is an
	Case Number (If known)			_				amended fi	
add	Do any cre	s, write your name	ded, copy the Additional Page e and case number (if known) s secured by your property? ubmit this form to the court with		·		·	,	
		List All Secured Cla							
_	l ist all as	arred eleime If o	araditar has more than one so	urad alaim liat the aradit	tor concretely		Column A	Column A	Column C
2.	for each c	aim. If more than	creditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditor	rs in Part 2.		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

	Caco 17 227	22 Doc 1	Eilod 10/21/17	Entered 10/31/17 16:55:57	Desc Main	
Fill in this	information to identify your	case:		9 of 60		
Debtor 1	Alisa	Н	Booker			
	First Name	Middle Name	Last Name			
Debtor 2) First Name	Middle Name	Last Name			
(Spouse, if filing) First Name	Middle Name	Last Name			
United Stat	es Bankruptcy Court for the : <u>N</u>	NORTHERN Dist	rict of <u>ILLINOIS</u> (State)			
Case Numb	per				Check if this is a	ŧn
	E 400E/E				amended filing	
omiciai i	Form 106E/F					12/15
e as comple ist the other /B: Property reditors with eeded, copy	ete and accurate as possible party to any executory cont (Official Form 106A/B) and (partially secured claims the	. Use Part 1 for tracts or unexpi on Schedule G: at are listed in S c, number the en ame and case nu	red leases that could result in Executory Contracts and Une schedule D: Creditors Who Ha tries in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY c a claim. Also list executory contracts on <i>Scheo</i> expired Leases (Official Form 106G). Do not inc ve Claims Secured by Property. If more space i Attach the Continuation Page to this page. On the	dule lude any s	
1. Do any c	reditors have priority unsec	ured claims aga	inst you?			
No.	Go to Part 2.					
Yes.						
each clai nonpriori unsecure	m listed, identify what type of ty amounts. As much as poss d claims, fill out the Continua	claim it is. If a cl sible, list the clair ation Page of Par	aim has both priority and nonprins in alphabetical order accordi	·	priority and two priority art 3.	
				Total claim	Priority Nonpri amount amoun	-
Part 2:	List All of Your NONPRIORIT	TY Unsecured Cla	nims			
3. Do any c	reditors have nonpriority un	secured claims	against you?			
=	You have nothing to report in	this part. Submi	t this form to the court with you	r other schedules.		
Yes.	f vour nonpriority unsocured	d claims in the a	Inhabotical order of the credit	or who holds each claim. If a creditor has more t	than one	
nonpriori included	ty unsecured claim, list the cr	editor separately editor holds a pa	for each claim. For each claim	listed, identify what type of claim it is. Do not list of list in Part 3.If you have more than three nonprior	claims already	
	r Systems CO			2004	Total c	
4.1	r Systems CO		Last 4 digits of account number	3604	<u>\$ 960.</u>	00
	Kiefer Dr Ste 1		When was the debt incurred?	2013-2014		
Numbe	r Street					
			As of the date you file, the claim Contingent	is: Спеск ан that apply.		
Zion		50099	Unliquidated			
City Who ow	State : es the debt? Check one.	Zip Code	Disputed			
Debte	or 1 only					
Debte	or 2 only		Type of NONPRIORITY unsecure	ed claim:		
=	or 1 and Debtor 2 only	ļ	Student loans			
=	ast one of the debtors and anothe	er [Obligations arising out of a sepa	-		
	ck if this claim relates to a munity debt	Γ	that you did not report as priority Debts to pension or profit-sharin			
	aim subject to offest?	L	point or profit origini	5 p = 2, 2002 2002		
No			Other. Specify Medical Deb	ot		
Yes						

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Page 20 of 60 Case Number (if known) ___ **Document** Alisa Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2 Armor Systems CO	Last 4 digits of account number 3104	\$ <u>1,809.00</u>
Creditor's Name		
1700 Kiefer Dr Ste 1	When was the debt incurred? 2013-2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
7: " " " " " " " " " " " " " " " " " " "	Contingent	
Zion IL 60099	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.3 City of Berwyn	Last 4 digits of account number	<u>\$_200.00</u>
Creditor's Name		
6401 W. 31st St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Berwyn IL 60402	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Fines	
Yes		
4.4 City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>5,000.00</u>
Creditor's Name		
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107	As of the date you file the plain is. Check all that seek	
10011101	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60602	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another Check if this claim relates to a	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another Check if this claim relates to a community debt	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another Check if this claim relates to a	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

Debtor 1	Alisa	Case 17-32722 _H	Doc 1	Filed 10/31/17 Document	Entered 10/31/17 16:55:57 Page 21 of 60 Case Number (if known)	Desc Main	_
	First Name	Middle Nar	ne	Last Name			
Part :	Your N	NONPRIORITY Unsecured C	laims - Continu	ation Page			
After lis	ting any ent	tries on this page, numbe	them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Claim
4.5	Comcast Creditor's Name Po Box 309' Number			st 4 digits of account numbe	9120 2016-2016		\$ <u>80.00</u>
'	Bloomingtor City ho owes the	State Zip C debt? Check one.	02	of the date you file, the clair Contingent Unliquidated Disputed	n is: Check all that apply.		
	Debtor 2 onl	•		pe of NONPRIORITY unsecu	red claim:		

L	4.5 Comcast	Last 4 digits of account number 9120	\$ <u>80.00</u>
Γ	Creditor's Name		
Н	Po Box 3097	When was the debt incurred? 2016-2016	
Н	Number Street		
Н		As a fisher data area file she allabada a Olay Lallahada a d	
Н		As of the date you file, the claim is: Check all that apply.	
Н	Diagraminates II C1700	Contingent	
Н	Bloomington IL 61702	Unliquidated	
Н	City State Zip Code Who owes the debt? Check one.	Disputed	
Н			
Н	Debtor 1 only		
Н	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Н	Debtor 1 and Debtor 2 only	Student loans	
Н	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Н	Check if this claim relates to a	that you did not report as priority claims	
Н	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Н	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
Н	No	Callastina for Craditor	
Н	=	Other. Specify Collecting for Creditor	
Н	Yes	8004	* 362 00
L	4.6 Comcast	Last 4 digits of account number 8094	\$ <u>362.00</u>
Н	Creditor's Name	When was the debt incurred? 2014-2015	
Н	800 Sw 39Th St	When was the debt incurred?	
Н	Number Street		
Н		As of the date you file, the claim is: Check all that apply.	
Н			
Н	Renton WA 98057	Contingent	
Н	City State Zip Code	Unliquidated	
Н	Who owes the debt? Check one.	Disputed	
Н	Debtor 1 only	_	
Н		- (NONDENDER)	
Н	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Н	Debtor 1 and Debtor 2 only	Student loans	
Н	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Н	Check if this claim relates to a	that you did not report as priority claims	
Н	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Н	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes	Outsile Spoonly	
Г	Compost	Last 4 digits of account number8748	\$ 740.00
۲	Creditor's Name		*
	Po Box 3097	When was the debt incurred? 2017-2017	
	Number Street		
Н	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bloomington IL 61702	Unliquidated	
Н	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Collecting for Creditor	
1			

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Page 22 of 60 Case Number (if known) **Document** Alisa Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

Γ	4.8	Commonwealth Edison Company	Last 4 digits of account number 7613	\$ <u>572.00</u>
Г		Creditor's Name	When was the debt incurred? 2016-2016	
Н		501 Greene St Ste 302	When was the debt incurred?	
Н		Number Street		
Н			As of the date you file, the claim is: Check all that apply.	
Н			Contingent	
Н		Augusta GA 30901	Unliquidated	
П		City State Zip Code	Disputed	
Н	V	/ho owes the debt? Check one.		
П	-	Debtor 1 only		
Н	Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Н	Ļ	Debtor 1 and Debtor 2 only	☐ Student loans	
Н	L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
П		Check if this claim relates to a	that you did not report as priority claims	
П	l.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Н	18	s the claim subject to offest? No		
Н	F	=	Other. Specify Collecting for Creditor	
h	4.0		Last 4 digits of account number	\$ 215.00
H	4.9	Creditor's Name	Last 4 digits of account number	Ψ
П		2700 Ogden Ave.	When was the debt incurred?	
П		Number Street		
П				
П			As of the date you file, the claim is: Check all that apply.	
П		Downers Grove IL 60515-1703	Contingent	
П		City State Zip Code	Unliquidated	
П	٧	/ho owes the debt? Check one.	Disputed	
Н		Debtor 1 only		
П	Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
П	Ī	Debtor 1 and Debtor 2 only	Student loans	
Н	Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
П	Ē	Check if this claim relates to a	that you did not report as priority claims	
П	L	community debt	Debts to pension or profit-sharing plans, and other similar debts	
П	Is	the claim subject to offest?		
П		No	Other. Specify Fines	
L		Yes		
Ŀ	4.10	Nationwide Credit & CO	Last 4 digits of account number3217	\$ <u>302.00</u>
		Creditor's Name	When was the debt incurred? 2013-2013	
		815 Commerce Dr Ste 270	When was the debt incurred? 2013-2013	
		Number Street		
			As of the date you file, the claim is: Check all that apply.	
		Oals Break	Contingent	
		Oak Brook IL 60523	Unliquidated	
	v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Ī	Debtor 1 only	_	
	Ē	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	F	Debtor 1 and Debtor 2 only	Student loans	
	F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Ļ		that you did not report as priority claims	
	L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls	s the claim subject to offest?	Debis to pension or pront-sharing plans, and other sittilial debis	
	Î	No	Other. Specify Medical Debt	
	Ī	Yes	Otter. Specify	
-				

		Case 17-32722	Doc 1	Filed 10/31/17	Entered 10/31/17 16:55:57	Desc Main
Debtor 1	Alisa	Н		B ocument	Page 23 of 60 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	r NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After lietin	.a anv o	ntrice on this page number t	hom boginnir	a with 4.4 followed by 4.6	and so forth	

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.11	Nationwide Credit & CO	Last 4 digits of account number	2009	\$ <u>324.00</u>
	Creditor's Name		2012-2012	
	815 Commerce Dr Ste 270	When was the debt incurred?	2012 2012	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Oak Brook IL 60523	Unliquidated		
١,	City State Zip Code /ho owes the debt? Check one.	Disputed		
``		-		
1 7	Debtor 1 only Debtor 2 only	T (NONDRIODITY	Leter.	
	=	Type of NONPRIORITY unsecured c Student loans	naim:	
H	Debtor 1 and Debtor 2 only	=		
	At least one of the debtors and another	Obligations arising out of a separation	-	
L	Check if this claim relates to a	that you did not report as priority cla		
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plants	ans, and other similar debts	
	No	Other Courts Medical Dobt		
	Yes	Other. Specify Medical Debt		
4.12	New York City	Last 4 digits of account number		\$ 77.00
2	Creditor's Name			
	P.O. Box 3600	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	Chook all that apply.	
	New York NY 10008	Unliquidated		
	City State Zip Code			
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
<u>L</u>	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
l .	community debt	Debts to pension or profit-sharing plants	ans, and other similar debts	
IS	s the claim subject to offest?	<u></u>		
	No □	Other. Specify Fines		
1 10	Yes Sprint	Last 4 digita of account number	3810	\$ 612.00
4.13	Creditor's Name	Last 4 digits of account number		<u> </u>
	8014 Bayberry Rd	When was the debt incurred?	2014-2014	
	Number Street			
		An af the data was file the also	Obselve II Abert analys	
		As of the date you file, the claim is:	спеск ан tnat apply.	
	Jacksonville FL 32256	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority cla	ims	
-	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Collecting for Co	reditor	
	Yes			

Debtor ²	_{1 Alisa}	Case 17-32722	Doc 1	Filed 10/31/17 Document	Entered 10/31/17 16:55:57 Page 24 of 60 Case Number (if known)	Desc Main	_
	First Name	Middle Nam	е	Last Name			
Par	t2ŧ You	r NONPRIORITY Unsecured Cl	aims - Continua	ation Page			
After li	sting any e	ntries on this page, number	them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Claim
4.14	Town of C		Las	st 4 digits of account numbe	r		\$ <u>3,000.00</u>
	395 W. La		W h	en was the debt incurred?			
				of the date you file, the clair	n is: Check all that apply.		
v	Elmhurst City Vho owes th	IL 6012 State Zip Co ne debt? Check one.		Unliquidated Disputed			
	Debtor 1 c	only					
<u> </u>	Debtor 2 o	•		oe of NONPRIORITY unsecu	red claim:		
<u> </u>	=	and Debtor 2 only	=	Student loans			
L	At least or	ne of the debtors and another		Obligations arising out of a sep	paration agreement or divorce		

Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Case 17-32722 Page 25 of 60 Case Number (if known) **Document** Alisa Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.17	Village of Maywood-Parking	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name		
	125 S. 5th Ave.	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Maywood IL 60153	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		
4.18	Village of Stone Park	Last 4 digits of account number	\$ <u>200.00</u>
4.18		Last 4 digits of account number	\$ <u>200.00</u>
4.18	Village of Stone Park	Last 4 digits of account number When was the debt incurred?	\$ <u>200.00</u>
4.18	Village of Stone Park Creditor's Name	<u> </u>	\$ <u>200.00</u>
4.18	Village of Stone Park Creditor's Name P.O. Box 7725	<u> </u>	\$ <u>200.00</u>
4.18	Village of Stone Park Creditor's Name P.O. Box 7725	When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$ <u>200.00</u>
4.18	Village of Stone Park Creditor's Name P.O. Box 7725	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code Who owes the debt? Check one.	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code Who owes the debt? Check one.	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code Who owes the debt? Check one. Debtor 1 only	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>200.00</u>
	Village of Stone Park Creditor's Name P.O. Box 7725 Number Street Carol Stream IL 60197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>200.00</u>

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

Page 26 of 60 Case Number (if known) **Document** Alisa Debtor 1

List Others to Be Notified for a Debt That You Already Listed

2	Use this page only if you have others to be notified example, if a collection agency is trying to collect f 2, then list the collection agency here. Similarly, if additional creditors here. If you do not have additio	rom you you have	for a debt yo more than o	nu owe to someone else, list the origina ne creditor for any of the debts that you	l creditor in Parts 1 or u listed in Parts 1 or 2, list the
	Universal Fidelity LP, Bankruptcy Dept		_	On which entry in Part 1 or Part 2 li	ist the original creditor?
1	Name P.O. Box 219785			Line 12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
_	Houston		77218	Last 4 digits of account number _	
	city s Clerk, First Mun Div, Docket #17M1-113291	tate Zip	Code	On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 50 W. Washington St., Rm. 1001			Line 15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
_	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
-	Chicago	IL	60602 	Last 4 digits of account number _	3291
	•	tate Zip	Code		
-	Edward R. Szymanski		_	On which entry in Part 1 or Part 2 l	ist the original creditor?
	Name P.O. Box 5358			Line15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
-	Elgin	IL	- 60121	Last 4 digits of account number _	3291
-	City	State Zip	 Code		

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Page 27 of 60 Case Number (if known)

Document Alisa Н Debtor 1

	nounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	or statistical re	eporting purposes or	ıly. 28 U.S.C. §
			Total claim	
otal claims om Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims om Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	25,338.00

25,338.00

Schedule E/F: Creditors Who Have Unsecured Claims

6j. Total. Add lines 6f through 6i.

Eill i	n this inf		17 22722 Do	c 1 Eile	d 10/21/17			/17 16:55	5:57	Desc Ma	ain	
	ii ulis iili	ormation to it	defitting your case.				8 of 60					
Deb	tor 1	Alisa	Н		Booker	-						
5.1	0	First Name	Middle Name		Last Name							
	tor 2 se, if filing)	First Name	Middle Name		Last Name	-						
Unit	od Statos I	Pankruntov Cou	+ for the : NODTHEDN	District of ILLIN	IOIS							
Unit	ed States i	sankruptcy Cour	t for the : <u>NORTHERN</u>	DISTRICT OF <u>ILLIN</u>	(State)					Псьа	ck if this is a	n
	e Number _. nown)										ended filing	П
Offic	ial Ec	orm 106	G				l			diffe	indea ming	
												12/15
Be as c nforma additio	omplete ation. If m nal pages	and accurate lore space is s, write your n	as possible. If two man needed, copy the additi ame and case number ry contracts or unexpir	ried people are onal page, fill i (if known).	filing together, bot	h are equall						
	No. Che	eck this box ar	nd submit this form to the	court with you	r other schedules. Y	ou have notl	hing else to rep	ort on this form	n.			
	Yes. Fill	in all of the in	formation below even if t	he contracts or	leases are listed in	Schedule A	/B: Property (C	official Form 100	6A/B)			
exa		nt, vehicle lea	on or company with wh									
Pe	erson or (company with	whom you have the co	entract or lease)		State wh	at the contract	t or lease i	s for		
2.1	Helen Pe	erkins				_						
	Name	Laramie Ave										
	Number	Street				_						
	Chicago			IL 60651								
	City			State Zip Code								
2.2						_						
	Name											
	Number	Street				_						
	City			State Zip Code		_						
2.3												
	Name					_						
	Number	Street										
	City			State Zip Code		_						
2.4												
	Name					_						
	Number	Street										
	City			State Zip Code		_						
2.5												
	Name					_						
	Number	Street			-	_						

State Zip Code

City

Official Form 106G

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

Fill in this inf	formation to ide	ntify your case:	
Debtor 1	Alisa	Н	Booker
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court f	for the : <u>NORTHERN</u> District of <u>l</u>	LLINOIS(State)
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name and case num	ber (if known). Answe	r every question.	
1. D	o you have any codebtors? (If you are filing a joi	nt case, do not list eithe	er spouse as a codebtor.	.)
	No.			
	Yes			
	Vithin the last 8 years, have you lived in a comm vrizona, California, Idaho, Lousiiana, Nevada, New		• ,	
	No. Go to line 3.			
	Yes. Did your spouse, former spouse, or legal No	equivalent live with you	u at the time?	
	Yes. Inwhich community state or territory	did you live?	Fill in the	name and current address of that person.
	Name of your spouse, former spouse or legal equivalent			
	Number Street			
	City	State	Zip Code	
	ichedule D (Official Form 106D), Schedule E/F (Cichedule E/F, or Schedule G to fill out Column 2. **Column 1: Your codebtor**	•	or Schedule G (Official I	Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2	-			Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 754126 Schedule H: Your Codebtors Page 1 of 1

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 30 of 60

Fill in this in	formation to iden	tify your case:		
Debtor 1	Alisa	Н	Booker	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	
Case Number (If known)	г		_	

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Debt Collector			
	Occupation may Include student or homemaker, if it applies.	Employers name	Stoneleigh Recov	ery Associates		
		Employers address	810 Springer Dr.			
			Lombard, IL 6014	8	<u>,</u>	
		How long employed there?	Since 11/1/2016			
Do	Tt 2: Give Details About Monthly					
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ne date you file this form. If you have more than one employer, combine	ine the information for a		, ,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, c		-	\$2,278.88	\$0.00	
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	2 + line 3.		\$2,278.88	\$0.00	

 Official Form 106I
 Record # 754126
 Schedule I: Your Income
 Page 1 of 2

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Page 31 of 60

Document Н Alisa Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

			For Debtor 1	For Debto		
Сор	y line 4 here	4.	\$2,278.88	\$0	0.00	
5. List al	I payroll deductions:	_	_			
5a.	Tax, Medicare, and Social Security deductions	5a.	\$265.68		\$0.00	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
5c. '	Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
5e.	Insurance	5e.	\$0.00		\$0.00	
5f.	Domestic support obligations	5f.	\$0.00		\$0.00	
5g.	Union dues	5g.	\$0.00		\$0.00	
5h.	Other deductions. Specify:	5h.	\$0.00		\$0.00	
6. Add th	e payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$265.68		\$0.00	
7. Calcula	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,013.20	\$0	0.00	
8. List all	other income regularly received:	_	•			
8a.	Net income from rental property and from operating a business,					
	profession, or farm					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
	monthly net income.	8a.	\$0.00		\$0.00	
8b.	Interest and dividends	8b.	\$0.00		\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
	Include alimony, spousal support, child support, maintenance, divorce					
0.1	settlement, and property settlement.					
8d.	Unemployment compensation	8d. —	\$0.00		\$0.00	
8e.	Social Security	8e. —	\$0.00		\$0.00	
8f.	Other government assistance that you regularly receive	8f. —	\$164.00		\$0.00	
	Include cash assistance and the value (if known) of any non-cash					
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:					
8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
8h.	Other monthly income. Specify:EIC and Tax Credits,	8h.	\$364.42		\$0.00	
9. Add	l all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$528.42		\$0.00	
10. Cal	culate monthly income. Add line 7 + line 9.	10.	\$2,541.62	+ \$0	00 =	\$2,541.
Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	Ψ2,3 4 1.02	, <u>40</u> ,	00	ΨZ,541.
Incli othe Do i	te all other regular contributions to the expenses that you list in Schedul ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are notify:	our dependen			44	\$ 0
·					11.	\$0.
Writ	I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of C	ertain Liabilitie	•		12.	\$2,541
_	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	n?				

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Document Page 32 of 60 Fill in this information to identify your case: Н Booker Check if this is: Alisa Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 (Spouse, if filing) Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every **Describe Your Household** 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for No Debtor 2. each dependent..... Son 6 Х Yes Do not state the dependents' names Nο Daughter Х Yes Х No Yes Χ No Yes Х No

Do your expenses include expenses of people other than yourself and your dependents?

Debtor 1

Debtor 2

(If known)

question.

Part 1:

No

Part 2: **Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

The rental or home ownership expenses for your residence. Include first mortgage payments and

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

any rent for the ground or lot. If not included in line 4:

Real estate taxes 4a.

Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

Your expenses

\$1,200.00

\$0.00 \$0.00

\$0.00 4c. \$0.00 4d.

754126

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document

Н Alisa Debtor 1 First Name Middle Name Last Name Page 33 of 60 Case Number (if known) _

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$120.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$55.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$350.00
3.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$95.00
10.	Personal care products and services	10.		\$40.00
11.	Medical and dental expenses	11.		\$40.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$292.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$35.00
	15b. Health insurance	15b.		\$65.00
	15c. Vehicle insurance	15c.		\$44.67
	15d. Other insurance. Specify:	15d.		\$0.00
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
8.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00

Official Form 106J Record # 754126 Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 34 of 60

Debtor	1 Alisa	Н	Booker	Case Number (if known)		
	First Name	Middle Name	Last Name			
21.	Other. Spec	ify:Postage/Bank Fees (\$4.00),			21.	\$4.00
22		y expense: Add lines 4 through 21. your monthly expenses.			22.	\$2,340.67
23.	Calculate yo	ur monthly net income.				
		opy line 12 (your comibined monthly in	icome) from Schedule I.		23a.	\$2,541.62
	23b. C	opy your monthly expenses from line 2	22 above.		23b. –	\$2,340.67
		ubtract your monthly expenses from your monthly net income.	our monthly income.		23c.	\$200.95
24.	For example,	ct an increase or decrease in your ex do you expect to finish paying for you yment to increase or decrease becaus	r car loan within the year or c	do you expect your		
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 754126
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Alisa	Н	Booker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an a	ttorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
under penalty of perjury, I declare that I have read the correct.	summary and schedules filed with this declaration and that they are true and
/s/ Alisa H Booker Signature of Debtor 1	Signature of Debtor 2
orginatars of Dostar (0.g. ista 0 0. 2000. 2
Date 10/27/2017 MM / DD / YYYY	DateMM_ / DD / YYYY
ואואו / טט / אזזז	IVIIVI / DD / YYYY

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 36 of 60

Fill in this in	formation to id	entify your case:	700HIOH
Debtor 1	Alisa	Н	Booker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)
Case Number (If known)	r		_

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.			
Part 1: Give Details About Your Marital Status and	d Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
Not mamed			
02 During the last 3 years, have you lived anywhere	e other than where you live no	w?	
□ No.			
Yes. List all of the places you lived in the last 3	years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there	Same as Debtor 1	lived there
2517 W 54Th St	FROM 05/2012	Came as Boston 1	Same as Debtor 1
Chicago IL 60632-1523	To 09/2016		
<u>-</u>	_		
and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your C	Codebtors (Official Form 106H).		

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 37 of 60

Debtor 1 Alisa Booker Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$22,266 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$12,308 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, Approx. \$11,500 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 38 of 60

Alisa Booker Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency **Debt Collection** Circuit Court of Cook County, Illinois Pending Turner Acceptance Corp v. Alisa On appeal Booker, case #17M1-113291 Concluded

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 39 of 60

epto	r 1 Alisa	П	DUUKEI	Case Number (If Kn	own)	
	First Name	Middle Name	Last Name			
	Within 1 year before you Check all that apply and		y of your property repossessed, for	eclosed, garnished, attached, s	eized, or levied?	
11 12 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	No. Go to line 11					
	Yes. Fill in the inform	nation below.				
11	or refuse to make a pay	ou filed for bankruptcy, did ment because you owed a	any creditor, including a bank or debt?	financial institution, set off ar	y amounts from y	our accounts
	No. Go to line 11					
	Yes. Fill in the inform				e. e	
	court-appointed receive	u filed for bankruptcy, was a r, a custodian, or another o	any of your property in the posses fficial?	ssion of an assignee for the be	nefit of creditors,	a
	No. Yes.					
Pa	List Certain Gift	s and Contributions				
13	_	ou filed for bankruptcy, did	you give any gifts with a total val	ue of more than \$600 per pers	on?	
	No.					
11	Yes. Fill in the details					
14	_	ou filed for bankruptcy, did	you give any gifts or contribution	s with a total value of more th	ап \$600 to any спа	arity?
	No.					
	Yes. Fill in the details	s for each gift.				
Pa	List Certain Los	ses				
15	Within 1 year before you gambling?	u filed for bankruptcy or sir	nce you filed for bankruptcy, did y	ou lose anything because of t	heft, fire, other dis	aster, or
	No.					
	Yes. Fill in the details	s for each gift.				
P	List Certain Pay	ments or Transfers				
16	consulted about seekin	g bankruptcy or preparing	rou or anyone else acting on your a bankruptcy petition? rrs, or credit counseling agencies			ou
	☐ No.					
	Yes. Fill in the details	S				
	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.					Payment/Value:
	55 E. Monroe Stree	et #3400				\$4,000.00: \$0.00 paid prior to filing,
	Chicago,IL 60603					balance to be paid through the plan.

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Page 40 of 60 Document Alisa Н Booker Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No.

Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still have it?

Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No.

Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still have it?

Part 9:

Identify Property You Hold or Control for Someone Else

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 41 of 60

Debtor 1	Alisa	H	Booker	Case Number (if known)						
	First Name	Middle Name	Last Name							
	o you hold or control a or someone.	ny property that someone	else owns? Include any propert	you borrowed from, are storing for, or ho	ld in trust					
	No.									
	Yes. Fill in the details.									
_	_	Where	e is the property?	Describe the property	Value					
Part	Give Details Abou	ut Environmental Informatio	n							
For th	e purpose of Part 10, th	ne following definitions ap	pply:							
ha	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.									
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.									
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.									
Repor	t all notices, releases,	and proceedings that you	know about, regardless of when	they occurred.						
24 H	as any governmental u	nit notified you that you n	nay be liable or potentially liable	under or in violation of an environmental la	w?					
Į	No.									
L	Yes. Fill in the details.		nmental unit	Environmental law, if you know it	Date of notice					
25 H	ave you notified any go	overnmental unit of any re	lease of hazardous material?							
- n	ave you notined any go	verninental unit of any re	lease of flazardous filaterial?							
	No. Yes. Fill in the details.									
L	Tes. I ili ili tile detalis.		nmental unit	Environmental law, if you know it	Date of notice					
26 H	ave you been a party ir	any judicial or administra	ative proceeding under any envir	onmental law? Include settlements and ord	iers.					
ı	No.									
	Yes. Fill in the details.									
		Court	or agency	Nature of the case	Status of the case					
Part	Give Details Abou	ıt Your Business or Connec	tions to Any Business							
27 W	ithin 4 years before yo	u filed for bankruptcy, did	you own a business or have any	of the following connections to any busin	ess?					
	A sole proprietor	or self-employed in a trad	e, profession, or other activity, e	ither full-time or part-time						
	A member of a lin	nited liability company (Ll	.C) or limited liability partnership	(LLP)						
	A partner in a partnership									
	An officer, directo	or, or managing executive	of a corporation							
	An owner of at least 5% of the voting or equity securities of a corporation									
	No. None of the above applies. Go to Part 12.									
Ī	Yes. Check all that ap	ply above and fill in the de	tails below for each business.							
	/ithin 2 years before yo estitutions, creditors, o		you give a financial statement to	anyone about your business? Include all	financial					
	No.									
	Yes. Fill in the details	Date is	haus							
		Date is	Juliu							

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 42 of 60

 Debtor 1
 Alisa
 H
 Booker
 Case Number (if known)

 First Name
 Middle Name
 Last Name

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
🗶 /s/ Alisa H Booker	×						
Signature of Debtor 1	Signature of Debtor 2						
Date 10/27/2017 MM / DD / YYYY	DateMM / DD / YYYY						
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
No							
Yes							
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,						
	Declaration, and Signature (Official Form 119).						

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 43 of 60

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re									
Alis	sa H Bookei	r / Debtor						Case No:		
								Chapter:	Chapter 13	
			ni	SCLOSURE OF	COMPI	NSATION (OF ATTORN	IFV FOR DEI	RTOR	
	npensation p	aid to me v	§ 329(a) and within one year	l Fed. Bankr. P. 2 ar before the filing	2016(b), I ag of the p	certify that I etition in bar	am the attornakruptcy, or ag	ey for the abovergreed to be pai	we named debtor(s) d to me, for service tcy case is as follow	es
	For legal	services, I l	nave agreed to	o accept		\$4,000.00				
	Prior to th	e filing of	this statemen	t I have received	_	\$0.00				
	Balance D)ue			=	\$4,000.00				
2.	The source	e of the con	npensation pa	aid to me was:						
		tor(s)		r: (specify)						
3.		. ,		paid to me is:						
		-								
		btor(s)		r: (specify)				1		
4.		e not agreed law firm.	d to share the	above-disclosed	compens	ation with ang	y other person	i unless they a	re members and ass	sociates
		law firm.			_				not members or ass in the compensation	
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:										
	a. Analy	sis of the d	lebtor' s finan	icial situation, and	d renderir	g advice to the	he debtor in d	etermining wh	ether to file a petiti	ion in
		ruptcy;								
	-			petition, schedule			-			
	c. Repre	sentation o	of the debtor a	at the meeting of o	creditors	and confirma	tion hearing,	and any adjour	ned hearings there	of;
6.	By agreem	ent with th	e debtor(s), the	ne above-disclose	ed fee doe	s not include	the following	service:		
						TIFICATIO				
			-	resentation of the	_	-	-	-	or	
		Date:	10/31/2017		/s/ l	David Derric	k Lugardo			
		Date			Sign	nature of Atto	orney			
					Ge	raci Law L.L	C			

754126 Page 1 of 1 Record #

Name of law firm

Case 17-32722 Doc 1 Filed **Geracit Faw Entere**d 10/31/17 16:55:57 Desc Mair National Headquarters: 55 E. Monro நிருமூர் இழி Chicapa பூ இழி Of 1666-925-1313 help@geracilaw.com



Date: 10/23/2017

Consultation Attorney: DDL

Record #: 754-126

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property | must disclose any such claims or propery | now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ 200 per month for 36 months. The payment and length of the plan are based on the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ 200 per month for 36 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a placeharge, and I will be required to pay a fee to have it reopened.

Alisa Booker (Debtor)

(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

Dated: 1923/17

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 46 of 60

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

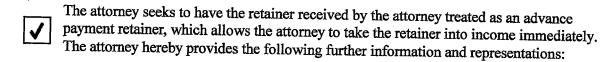


C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 50 of 60

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4.000.00							
2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00							
3. Before signing this agreement, the attorney has received ,\$							
toward the flat fee, leaving a balance due of \$ 4,000; and \$ 310 for expenses,							
leaving a balance due for the filing fee of \$O							
4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.							
Date: 10 /23/17							
Signed:							
Modern							

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 51 of 60

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alisa H Booker / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/27/2017 /s/ Alisa H Booker

Alisa H Booker

X Date & Sign

Record # 754126 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Entered 10/31/17 16:55:57 Page 52 of 60

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 754126 B 201A (Form 201A) (11/11) Page 1 of 2

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 53 of 60

Form B 201A, Notice to Consumer Debtor(s)

In re Alisa H Booker / Debtor

53 of 60 Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 10/27/2017	ISI Alisa n booker		
	Alisa H Booker	_	
Dated: 10/31/2017	/s/ David Derrick Lugardo		

Attorney: David Derrick Lugardo

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

Document Page 54 of 60 Debtor 1 Alisa Booker Case Number (if known) Middle Name Last Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ∐No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do 1-49 **1,000-5,000** 25,001-50,000 you estimate that you 50-99 5,001-10,000 **50,001-100,000** owe? 100-199 10,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 \$1,000,001-\$10 million □\$500,000,001~\$1 billion estimate your assets to \$50,001-\$100,000 ■ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million ☐\$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million ☐More than \$50 billion How much do you \$0-\$50,000 □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities **\$50,001-\$100,000** □ \$10,000,001-\$50 million □ \$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ■\$10,000,000,001-\$50 billion □ \$500,001-\$1 million ■ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Executed on : 10 /27/2017

Signature of Debtor 2

MM / DD / YYYY

Executed on

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main

		l	Document Pa	.ge 55 01 60		
Fill in this in	formation to id	entify your case:				
Debtor 1	Alisa	Н	Booker			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of	ILLINOIS (State)		,	
Case Number (If known)					Check if this is an	
					amended filing	
Official Fo	orm 106 I	<u>Dec</u>				
Declarat	ion Abo	ut an Individual [Debtor's Sched	ules		12/15
If two married p	eople are filing	together, both are equally resp	onsible for supplying corre	ct information.		
You must file th	is form whenev	er you file bankruptcy schedul	es or amended schedules. I	Making a false statement, concealing	property, or	
obtaining mone years, or both. 1	y or property by 18 U.S.C. §§ 152	y fraud in connection with a bar , 1341, 1519, and 3571.	nkruptcy case can result in	fines up to \$250,000, or imprisonme	nt for up to 20	
3	ign Below					
Did you pay	or agree to pay	someone who is NOT an attorn	ney to help you fill out bank	ruptcy forms?		
No						
Yes. N	ame of Person		··		parer's Notice, Declaration, and	ı
				Signature (Official Form 119).		
Under penalt	y of perjury, I d	eclare that I have read the sum	mary and schedules filed w	ith this declaration and that they are	true and	
CL A	4 7	/				
Signature	of Debtor 1	910	Signature of Debto	, 2		
110	44		orginataro di Dobito	•		
Date <u>I∔C</u> MM	/ DD / YYYY	<u>17</u>	Date	YYYY		

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 56 of 60

Alisa Debtor 1 Booker Case Number (if known) Last Name 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Environmental law, if you know it. Date of potice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders Yes. Fill in the details. Court or agency Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main DISCLAIMER Operators have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEB'S in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawswit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bank uptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this ioint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above a assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKERSUBE OUR PETITION IS ACCUPATE!!!!

Dated: 10 / 27/2017

Alisa H Booker

X Date & Sign

Case 17-32722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Document Page 58 of 60

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alisa H Booker / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10 /27 /2017

Alisa H Booker

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-\$2722 Doc 1 Filed 10/31/17 Entered 10/31/17 16:55:57 Desc Main Page 59 of 60 Document

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Alisa H Booker

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Entered 10/31/17 16:55:57 Page 60 of 60

Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Alisa H Booker / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

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Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12017

Alisa H Booker

X Date & Sign

Dated: 10/3/ /2017

Attorney: David Derrick Lugardo

Record # 754126